

EXHIBIT A



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From: AFRS-AGENCY INTRANET

To:

CC: NETEMLD2.NET2PO05.HSRILEY, ALISA D. VANDEMAN, NETEMLD2.NET2PO01.COPRINDLE, ELEANOR R. MULVANEY, HEIDI M. POWELL, JOHNNY I. MOORE, KEVIN J. DELAERE, LAURA A. LYDEN, MERLE J. FLAKES, REINALDO RODRIGUEZ, ATLANTA-AGENCY, BRYN T. HENRY, JACK S. ODEN, RONALD D. SULLIVAN, DENVER-AGENCY, BARRY S. LEVY, BARBARA S. TAYLOR, DAVID A. WHEELER, DOUGLAS R. BANKS, GEORGE R. BREEDEN, JOEL B. ALVIS, JOHN G. DAVIS, JOSEPH J. BIONDO, NET2PO03 ADMINISTRATION-GW, ANGELO A. CIOFFI, BRIAN FREUCK, CARLOS A. MIRO-RIVERA, CHRISTOPHER E. SWATLOSKI, CAROLYN CASTRO, DANEIL DALTON, DEVIN SHAW, NETEMLD2.NET2PO04.JGNIX, JEFFREY M. RUSSO, MITCHELL E KARP, NET2PO04 ADMINISTRATION-GW, RUTH T. NGUYEN, ADI BEN YISHAY, ANDREW C. MARION, AARON D. DYER

Date: Tuesday - November 26, 2002 10:29 AM

Subject: Career Agent Termination Letter

=====EMAIL BROADCAST ANNOUNCEMENT=====

Please note that this message consists of (1) announcement.

1. Career Agent Termination Letter

Please do not respond to this message. If you have any questions or concerns, please contact the appropriate person listed with each announcement.

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TO: Managing Directors, Financial Advisors

FROM: Phil Alston, Assistant Vice President, Financial Management

RE: Career Agent Termination Letter

DATE: November 26, 2002

You will be receiving via US Mail at your home address, the following Career Agent termination letter. It was requested to forward you an email in advance of the letter, giving you a preview of the letter.

If you have any questions, please do not hesitate to call me at x2629.

Dear Career Agent,

At the end of September, we undertook the transformation of our insurance company broker dealer into a new and vibrant broker dealer. This change will lead to more focused services for you through the platforms, and a broader array of products. At the same time you will be able to maintain similar benefits as before.

Prior to moving forward with this new structure, we need to execute an administrative procedure that cancels your existing Career Agent contract and prepares you for your new agreement.

Therefore, this letter serves as formal notification of First Allmerica Financial Life Insurance Company's and/or Allmerica Financial Life Insurance and Annuity Company's intent to terminate you Career Agent Agreement(s) ("Agreement(s)"). Please be advised that pursuant to Section 16 of the Agreement(s), your Career Agent's Agreement(s) and any supplemental agreements attached thereto, will be terminated at the close of business on December 31, 2002.

Shortly, you will be receiving a package of information containing your new agreement. I believe, with your continued commitment and support, this marks the beginning of a new era and an exciting opportunity for all of us. I look forward to the great things that we will accomplish together!

Sincerely,

Phil Gazzo
President, Allmerica Financial Advisors

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